

# How Six Women Solved Their Living Problem

SIX working girls who were boarding in Worcester, Massachusetts, and belonged to the same church, were discussing their way of living at a church social. Each was lonely; each longed for a place that would really be home. Three of them were stenographers at a salary of from \$12 to \$15 a week. Two were school teachers who received \$18 a week; while the sixth was a private secretary earning \$25. They were spending, each of them, an average of \$10 a week for board, living, and sundries.

The following evening they met again, and each one rendered an account of her expenses and the furniture she owned. It was found that they were spending an aggregate of \$60 a week; and that altogether they owned furniture enough to furnish quite a house.

"Let's find a farm-house near the city," one of them suggested, "a place we can rent for a while and buy later, if our plan works out."

## They Plan Their House

A SMALL farm-house in tolerably good repair was found at a rental of \$30 a year. It was unpainted, shabby in interior, and surrounded by half an acre of land. Feeling it was within their means, they hired it, agreeing to pay \$5 a year apiece. The house had to be thoroughly cleaned at a cost of \$5 to a scrubwoman, and papered and painted at their own expense. The paper cost ten cents a roll, and was put on by the girls in the evenings and on half holidays. The cost of the painting amounted to \$17. Some of the girls had rugs, and a few low-priced ones were added. The total purchases cost \$127, as follows:

6 beds at \$2.50 each.....	\$15.00
18 sheets at .50 each.....	9.00
12 pillow slips at .10 each.....	1.20
12 bath towels at .15 each.....	1.80
24 huck towels at .10 each.....	2.40
6 blankets at \$2 each.....	12.00
6 spreads at \$1 each.....	6.00
3 chiffonnières without mirrors at \$3 each.....	9.00
3 chiffonnières with mirrors at \$4.50 each.....	13.50
6 bedroom chairs at \$1 each.....	6.00
Grass-mat rug for living-room.....	6.50
3 willow rockers at \$2.50 each.....	7.50
Cot for living-room.....	1.50
Cover for cot.....	3.50
Dining-table.....	6.00
6 chairs.....	6.00
Rug.....	6.00
Set of German china.....	7.50
1 dozen plated knives.....	1.20

1 dozen plated spoons.....	\$1.20
1 " " forks.....	1.20
1 " " tablespoons.....	1.20
Kitchen table.....	1.00
Kitchen utensils.....	1.00
\$127.20	

By the time they were settled the girls had saved about \$135.

It was early June when they moved in, so that by fall they had saved enough to put in stoves and buy coal. Their living expenses were brought down to \$15 a week. The scrubwoman who came in every Saturday cost half a dollar more, and their carfares were \$3.60, making a

sum total of \$19.10 a week in the country as against \$60 in the city. The \$40 saved each week was put away as a general fund to meet emergencies and help pay for the house.

It was agreed that if any member dropped out, the sum she had invested would be paid back to her and the amount made up by the remaining girls.

That was seven years ago. Since that time they have paid for the house, raised vegetables enough for the table, and sold enough to cover the expense of cultivation. Little by little, the house has been remodeled. The second year a furnace



Photograph from Mary H. Northeud.

*This is the house as the six girls found it—a rather dilapidated old farm, only five cents carfare from the city. Not a particularly inviting home at first glance, but they saw possibilities in it.*



Photograph from Mary H. Northeud.

*And this is the same house four years later. Remodeled, repainted, furnace-heated, a small garden in the rear, large enough to provide vegetables for the table and enough additional produce to pay for cultivation. All paid for by the six girls out of the money they saved by living in the country instead of in town.*

was put in; the third summer a bathroom, with a small engine outside to pump the water from the well. French doors and diamond-paned windows were added by the denial of theater tickets.

Six months' denial of candies and "movies" built the trellises and the porch to the back door, and it was great fun to plan how to meet the repairs and extras. Next came the hard-wood floors and remodeling of the exterior. This was all done the fourth year, and at the end of that time they owned the house free of debt, and were rewarded by comfort and happiness. There is to-day a fine large living-room, dining-room, study, kitchen, and laundry, with two bedrooms on the first floor, and three sleeping-rooms and a bath on the second.

The work is carefully divided. One week two of the girls plan and serve the meals, and put up luncheons to be taken into town to save restaurant expense; two take care of the house upstairs, and two downstairs. Having a house of their own and a sewing machine, they are able to do a great deal of their own sewing.

Company is paid for by whoever invites the guest, at the rate of twenty-five cents for breakfast, thirty cents for luncheon, and fifty cents for dinner, while twenty-five cents allows a guest for the night.

## After Seven Years

THE house as it is to-day represents an investment of \$3400. The taxes are \$50 a year. The owners are now replacing domestic rugs with Oriental and buying an occasional piece of real antique furniture. The den has been fitted up with home-made shelves stained and painted by the girls themselves, and it is filled with books bought at mark-down sales.

So six girls who were alone in a city, homeless, and spending all they earned just to keep alive, now own their own home and have money in the bank.

*We like to publish articles like this. Other girls who have solved their living problem in novel ways are invited to tell their stories, accompanied, wherever possible, by interesting photographs. Names need not appear. Pass along your experience for the benefit of the rest of us.*

THE EDITOR.

# Guarding Rich Men from Cranks

By SAMUEL CROWTHER

"CASH this check for me at once; I need a million dollars."

Henry P. Davison, now one of the partners of J. P. Morgan & Co., looked up at these words to find a very nervous, shabby little man shoving a scrawled bit of paper under his nose. "I must have the money right away; God sent me for it to stop the war."

"Certainly, sir, certainly; glad to accommodate you. Won't you sit down? How will you have it? I'll get the clerk right in," answered Mr. Davison suavely, as he pushed the emergency button on his desk.

The man sat down complacently to await the million. The button's summons brought the firm's detectives on the jump; they took the near-millionaire from behind, "frisked" a loaded revolver from his coat pocket, and sent him out to rejoin the army of cranks who wander through the financial district of New York.

## War Responsible for Many

THE head of an international detective bureau has estimated that at least a thousand men and women in America have become unbalanced by the European war. The country is full of cranks. The

President and public officers generally are guarded as never before.

If only all cranks were alike, the business of being wealthy or being a ruler would be much simplified; but cranks vary quite as much as does the normal individual. There is no way of fixing the exact state of crankiness except by experiment; one who will be perfectly harmless under most conditions needs only the wrong rub to transform him into a maniac.

## Sorting Out the Cranks

FOR instance, an emaciated, unkempt fellow bobbed up recently from a shaded divan in the corner of the reception-room of a New York hotel. How he got there no one knew. He approached a lady and with a deep salaam inquired if it would please her ladyship to have him jump off the roof of the building. "Have no fear, madam," he continued most politely. "I am so constituted that I should alight as softly upon the pave as a thistle-down upon a clover." The guest screamed; the detectives came running, and it took three of them to get the fellow out of the hotel.

The detectives who grappled with him

lost their heads; otherwise they would not have violated the first principle in dealing with the unbalanced. The first principle of treatment is diplomacy. Humor the crank, appear to side with him, and he will let you guide him.

Cranks are divided into perennials and annuals. The perennials are the inventors who have a big device to put on the market, or the inventors who claim to have been tricked out of their profits. There are the enemies of wealth, the friends of the down-trodden, the liquor and tobacco fanatics, those with an excess of religion, and those who are atheists.

The annuals depend on the big current topic of the day. It may be war, unemployment, or any subject that bulks big. The loss of or the failure to gain a political job breeds many dangerous fanatics. Guiteau, who shot Garfield, was a job-hunter; Gallagher, the man who wounded Mayor Gaynor of New York, had just lost a place on the city pay-roll.

Since the assassination of President McKinley, the President of the United States is guarded with extraordinary care. It is one of the characteristics of a crank that he will start his campaign by mail.

Detectives sort out the President's mail. If the tone of a letter is abusive, the writer is investigated, and sometimes is warned or is prosecuted through the Post-Office Department. If, as often happens, the sender declares that he is coming on to see the President, the detectives meet him at the train and either send him home or take him into custody.

## Guarding the President

WHEN the President visits a hotel, the precautions are elaborate. Joseph Smith, head house detective of a big New York hotel, has handled many Presidents. He says:

"I put twenty-five or thirty men around the hotel to watch as a first line of defense. The last time the President was here, these men headed off at least fifty men who were known to be anarchists or men with dangerous tendencies. The President has his own guards, but we also assign good men to the President and to every prominent man in his party. These detectives follow their men everywhere, and do not allow any person who does not look right to approach. At the same time, they must take care that the men whom they are guarding are not aware